

CHAPTER 5: HOUSING

INTRODUCTION

This chapter provides housing information for Door County, including historical housing unit levels; the existing housing stock's age, structural, and occupancy characteristics; potential future housing demand, based on demographic projections; and current housing costs. Note that because housing issues are inextricably intertwined with population, economic development, and land use issues, it is recommended that readers also review Chapters 2, 6, and 9 in this report as those contain information related or relevant to the housing information found in this chapter. Also note that there are many different agencies – using many different methods – to collect data at many different times, so figures in these chapters often can serve only as guides, pointing out trends or issues, rather than as definitive counts or statistics.

Note: General definitions for housing terms are given throughout this chapter; detailed definitions can be found at the Census website listed in the Resources and Further Information section at the end of this chapter.

HOUSING CHARACTERISTICS

TOTAL HOUSING UNIT LEVELS

A “housing unit” is defined by the United States Census as a single-family house, townhouse, mobile home or trailer, apartment, group of rooms, or single room that is occupied as a separate living quarters or, if vacant, is intended for occupancy as a separate living quarters. Per Census counts, between 1970 and 2000 the total number of housing units within Door County increased by 8,808 units, or approximately 82%. (See Table 5.1.) Comparatively, between 1970 and 2000 the county’s year-round population increased by only 7,855 people, or 39.1%. This much lower population growth rate, as compared to the housing unit growth rate, highlights the prevalence of the seasonal housing market in Door County.

The county experienced the largest growth in both the increase in number and percentage change in housing units between 1970 and 1980, when 4,545 units were added, an increase of approximately 42% from one Census to the next. The county’s year-round population also experienced the largest increase in number and percentage change in population that same decade, growing by 4,923 persons, or 25%. Even this significant year-round population growth, much higher than for other decades, did not keep pace with the housing unit growth rate, again highlighting the prevalence of the seasonal housing market.

Table 5.1: Total Housing Units, Door County

Area	Year				Percent Change			
	1970	1980	1990	2000	1970-80	1980-90	1990-00	1970-00
Door County	10,779	15,324	18,037	19,587	42.2	17.7	8.6	81.7
Wisconsin	1,472,466	1,863,897	2,055,774	2,321,144	26.6	10.3	12.9	57.6

Source: U.S. Bureau of the Census, 1970 Census of Population and Housing, Series 100, Table 2; 1980 Census of Population and Housing, Table 45; 1990 Census of Population and Housing, STF 1A; Census 2000.

The greatest increases in total housing units occurred in northern Door County municipalities. (See Table 5.2.) Between 1970 and 2000, the Villages of Egg Harbor and Sister Bay experienced the greatest increase in total housing units at well over 200%. Municipalities that increased between 100 and 200% during this same time period are the Towns of Baileys Harbor, Egg Harbor, and Gibraltar and the Village of Ephraim. The municipalities that added the least number

of housing units (less than 50%) are the Towns of Brussels, Jacksonport, Sturgeon Bay, and Union. The Town of Sturgeon Bay had the lowest growth rate at about 15%.

Table 5.2: Total Housing Units, Door County Municipalities

Area	Year				Percent Change			
	1970	1980	1990	2000	1970-80	1980-90	1990-00	1970-00
Town of Baileys Harbor	475	857	934	1,029	80.4	9.0	10.2	116.6
Town of Brussels	313	373	398	428	19.2	6.7	7.5	36.7
Town of Clay Banks	149	190	227	240	27.5	19.5	5.7	61.1
Town of Egg Harbor	366	498	713	930	36.1	43.2	30.4	154.1
Town of Forestville	279	354	361	432	26.9	2.0	19.7	54.8
Town of Gardner	561	912	1,011	966	62.6	10.9	-4.5	72.2
Town of Gibraltar	470	721	1,042	1,159	53.4	44.5	11.2	146.6
Town of Jacksonport	435	556	725	638	27.8	30.4	-12.0	46.7
Town of Liberty Grove	1,136	1,463	1,750	2,000	28.8	19.6	14.3	76.1
Town of Nasewaupée	857	1,202	1,263	1,320	40.3	5.1	4.5	54.0
Town of Sevastopol	1,006	1,308	1,395	1,554	30.0	6.7	11.4	54.5
Town of Sturgeon Bay	474	525	550	543	10.8	4.8	-1.3	14.6
Town of Union	377	575	589	512	52.5	2.4	-13.1	35.8
Town of Washington	453	628	808	903	38.6	28.7	11.8	99.3
Village of Egg Harbor	174	361	448	568	107.5	24.1	26.8	226.4
Village of Ephraim	338	506	709	771	49.7	40.1	8.7	128.1
Village of Forestville	117	172	203	202	47.0	18.0	-0.5	72.6
Village of Sister Bay	292	493	862	945	68.8	74.8	9.6	223.6
City of Sturgeon Bay	2,507	3,630	4,049	4,447	44.8	11.5	9.8	77.4
Door County	10,779	15,324	18,037	19,587	42.2	17.7	8.6	81.7
Wisconsin	1,472,466	1,863,897	2,055,774	2,321,144	26.6	10.3	12.9	57.6

Source: U.S. Bureau of the Census, 1970, Series 100, Table 2; 1980 Census of Population and Housing, STF 1A, Table 4; 1990 Census of Population and Housing, STF 1A; 2000 Census SF-1; WDOA Revised Census Counts, 2000 and 2003.

HOUSING TYPES - UNITS IN STRUCTURE

According to the 2000 Census, one-unit, detached structures – i.e., single-family residences – made up nearly 78% of the total housing units in Door County. (See Table 5.3.) The second largest housing type found in the county was mobile homes, comprising about 7% of the total housing stock. About 12% of the housing units in the county are in buildings configured with two or more units.

Table 5.3: Units in Structure, Door County

Units	Door County		Wisconsin	
	Number	Percent	Number	Percent
1 unit, detached	15,188	77.5%	1,531,612	66.0%
1 unit, attached	737	3.8%	77,795	3.4%
2 units	529	2.7%	190,889	8.2%
3 or 4 units	619	3.2%	91,047	3.9%
5 to 9 units	601	3.1%	106,680	4.6%
10 to 19 units	269	1.4%	75,456	3.3%
20 or more units	307	1.6%	143,497	6.2%
Mobile home	1,320	6.7%	101,465	4.4%
Other	17	0.1%	2,703	0.1%
Total	19,587	100.0%	2,321,144	100.0%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, SF-3.

Note: “1 unit, detached” dwelling units can be either typical single-family homes with open space on all sides or dwelling units attached to a non-residential use, but where the entire building has open space on all sides. “1 unit, attached” dwelling units are those that have one or more walls extending from the ground to the roof separating it from adjoining, attached structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is counted as an individual, attached structure if the dividing or common wall goes from ground to roof.

HOUSING OCCUPANCY AND TENURE

“Housing occupancy” refers to whether a housing unit is occupied or vacant; “housing tenure” refers to whether the occupant is an owner or renter.

- A housing unit is *occupied* if it is the usual place of residence of the person or group of people living in it at the time of enumeration or if the occupants are only temporarily absent.
- A housing unit is *vacant* if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are classified as vacant. Vacancy status includes units for rent; for sale only; rented or sold, not occupied; for migrant workers; and for seasonal, recreational, or occasional use.
- Housing *tenure* statistics are for occupied housing units and denote whether the occupant owns the unit or is renting the unit.

Note that housing occupancy status can easily change from seasonal to year-round residence (or vice-versa) due to factors such as retirement of the homeowners or a change in ownership.

According to the 2000 Census, Door County contained 19,587 housing units, with 11,828 (60%) of those classified as occupied housing units. (In comparison, the state had an almost 90% occupancy rate in 2000.) The remaining 7,759 (40%) were vacant units, including those used for seasonal, recreational or occasional purposes. Of the 11,828 occupied units, 9,394 (79%) were owner-occupied while 2,434 (21%) were renter-occupied.

Of the 7,759 vacant units in Door County, 90% (6,970) were for seasonal, recreational, or occasional use in 2000, compared to 60% for the state. The other 789 units were classified as either vacant and for rent; for sale; rented or sold but not occupied; and “other” vacant (units held by the owner for personal reasons).

Housing occupancy and tenure figures for Door County and the state for the year 2000 are shown in Table 5.4.

Table 5.4: Housing Occupancy and Tenure, Door County

Geographic Location	Occupied			Vacant			Total Units	Percent Occupied	Percent Vacant
	Owner	Renter	Total	Seasonal, Recreational, or Occasional	Other	Total			
Door County	9,394	2,434	11,828	6,970	789	7,759	19,587	60.4%	39.6%
Wisconsin	1,426,361	658,183	2,084,544	142,313	94,287	236,600	2,321,144	89.8%	10.2%

Source: U.S. Bureau of the Census, 2000, SF-1(100% data).

Most of the Northern Door municipalities had an occupancy rate of less than 50%, with the Villages of Egg Harbor and Ephraim the lowest at approximately 23% and 21%, respectively.

Generally, the occupancy rate increases further south in the county. The Towns of Brussels and Forestville, the City of Sturgeon Bay, and the Village of Forestville had the highest occupancy rates at approximately 94%, 90%, 91%, and 90%, respectively. See Table 5.5 for occupancy and tenure figures for the individual municipalities in Door County in 2000.

Table 5.5: Housing Occupancy and Tenure, Door County Municipalities

Geographic Location	Occupied			Vacant			Total Units	Percent Occupied	Percent Vacant
	Owner	Renter	Total	Seasonal, Recreational, or Occasional Use	Other	Total			
Town of Baileys Harbor	402	81	483	505	41	546	1,029	46.9%	53.1%
Town of Brussels	347	56	403	6	19	25	428	94.2%	5.8%
Town of Clay Banks	143	19	162	74	4	78	240	67.5%	32.5%
Town of Egg Harbor	431	60	491	413	26	439	930	52.8%	47.2%
Town of Forestville	341	46	387	21	24	45	432	89.6%	10.4%
Town of Gardner	437	56	493	456	17	473	966	51.0%	49.0%
Town of Gibraltar	413	62	475	640	44	684	1,159	41.0%	59.0%
Town of Jacksonport	272	32	304	316	18	334	638	47.6%	52.4%
Town of Liberty Grove	727	97	824	1,100	76	1,176	2,000	41.2%	58.8%
Town of Nasewaupée	699	79	778	497	45	542	1,320	58.9%	41.1%
Town of Sevastopol	941	135	1,076	425	53	478	1,554	69.2%	30.8%
Town of Sturgeon Bay	315	41	356	170	17	187	543	65.6%	34.4%
Town of Union	290	45	335	159	18	177	512	65.4%	34.6%
Town of Washington	246	47	293	564	46	610	903	32.4%	67.6%
Village of Egg Harbor	108	24	132	418	18	436	568	23.2%	76.8%
Village of Ephraim	141	20	161	594	16	610	771	20.9%	79.1%
Village of Forestville	146	35	181	5	16	21	202	89.6%	10.4%
Village of Sister Bay	271	175	446	469	30	499	945	47.2%	52.8%
City of Sturgeon Bay	2,724	1,324	4,048	138	261	399	4,447	91.0%	9.0%
Door County	9,394	2,434	11,828	6,970	789	7,759	19,587	60.4%	39.6%
Wisconsin	1,426,361	658,183	2,084,544	142,313	94,287	236,600	2,321,144	89.8%	10.2%

Source: U.S. Bureau of the Census, 2000 SF-1 (100% data).

Year 2000 Census data regarding housing occupancy and tenure is supplemented and reiterated by examining county tax parcel records. According to the Door County Real Property Listing Department's records as of July 2008, there were a total of 40,469 properties (parcels of land) in the county, of which 19,372 (48%) were assessed residentially, had a property improvement value of \$5,000 or greater, and also had a fire number. Of these residential properties, approximately 10,733 (55%) were owned by Door County residents, based on zip codes to which tax bills are mailed. The other 8,639 (45%) properties were owned by people who reside outside of the county.

AGE OF HOUSING

Approximately 23% of the housing structures in Door County were constructed prior to 1940. This is comparable to the percentage of housing structures built before 1940 statewide (23%), but much higher than Brown County (13%) and significantly lower than Kewaunee County (34%). (See Table 5.6.)

Between 1940 and 1990, an average of 2,776 housing units were added each decade in Door County. The structures added over this 50-year span account for about 57 percent of the housing structures in the county.

Table 5.6: Housing Units by Year Structure Built, Door County

Year Structure Built	Door County		Brown County		Kewaunee County		Wisconsin	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1999 to March 2000	702	3.6%	2,172	2.4%	198	2.4%	50,735	2.2%
1995 to 1998	1,878	9.6%	8,271	9.2%	594	7.2%	170,219	7.3%
1990 to 1994	1,373	7.0%	8,879	9.8%	419	5.1%	168,838	7.3%
1980 to 1989	3,033	15.5%	13,292	14.7%	697	8.5%	249,789	10.8%
1970 to 1979	3,246	16.6%	17,449	19.3%	1,354	16.5%	391,349	16.9%
1960 to 1969	1,510	7.7%	11,400	12.6%	685	8.3%	276,188	11.9%
1940 to 1959	3,316	16.9%	16,686	18.5%	1,500	18.2%	470,862	20.3%
1939 or earlier	4,529	23.1%	12,050	13.4%	2,774	33.7%	543,164	23.4%
Total	19,587	100.0%	90,199	100.0%	8,221	100.0%	2,321,144	100.0%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, SF-3.

SUBSTANDARD HOUSING

A substandard housing unit is defined by the Census as a housing unit lacking a complete kitchen or bathroom facility. According to the 2000 Census, Door County had a total of 53 substandard housing units. Of the 53 units, 26 units were lacking complete plumbing facilities and 27 units were lacking complete kitchen facilities.

Note that according to the Wisconsin Department of Commerce, a substandard housing unit is one in need of major repair or replacement in three or more of the following areas: roof, electrical, heating, plumbing, foundation/structure (including interior walls/floors/ceilings), siding, doors/windows, and well/septic or water/sewer laterals. Housing units that require only cosmetic work, correction of minor livability problems, or maintenance work do not fit into the substandard housing category. If this definition were applied to the county's housing stock, it is likely that many more units than those reported by the Census would qualify as "substandard."

HOUSING CENSUS VALUES

Door County's median housing value for all owner-occupied housing units in 2000 was \$122,900, compared to \$116,100 for Brown County, \$94,200 for Kewaunee County, and \$109,900 for the state. (See Table 5.7.) Note that the Census reports housing values based on what the homeowner perceives the housing unit is worth, which may or may not be close to the actual assessed value – Door County Multiple Listing Service (MLS) records for median sales values of

homes in all areas of the county are far higher than the Census figures here, as discussed in the following section.

Table 5.7: Values of All Owner-Occupied Housing Units

Value	Door County		Brown County		Kewaunee County		Wisconsin	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	824	8.8%	2,270	4.0%	756	12.1%	142,047	10.0%
\$50,000 to \$99,999	2,762	29.4%	19,106	33.4%	2,714	43.5%	482,614	33.8%
\$100,000 to \$149,999	2,185	23.3%	20,374	35.7%	1,535	24.6%	410,673	28.8%
\$150,000 to \$199,999	1,253	13.4%	8,896	15.6%	636	10.2%	210,917	14.8%
\$200,000 to \$299,999	1,197	12.8%	4,703	8.2%	390	6.2%	123,606	8.7%
\$300,000 to \$499,999	719	7.7%	1,345	2.4%	125	2.0%	42,326	3.0%
\$500,000 to \$999,999	365	3.9%	324	0.6%	52	0.8%	11,458	0.8%
\$1,000,000 or more	76	0.8%	116	0.2%	36	0.6%	3,019	0.2%
Total Units	9,381	100.0%	57,134	100.0%	6,244	100.0%	1,426,660	100.0%
Median Value	\$122,900		\$116,100		\$94,200		\$109,900	

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, SF-3 (sample data).

Values for specified owner-occupied housing are displayed in Table 5.8 below. Specified owner-occupied units include only 1-family houses on less than 10 acres without a business or medical office on the property. Mobile homes and housing units in multi-unit buildings are also excluded in this Census data. (Note that the median value for all owner-occupied mobile homes in 2000 was \$28,600 for Door County and \$26,700 for the state.)

In 2000, the median value of specified owner-occupied housing units in Door County was \$120,800, compared to \$116,100 for Brown County, \$92,100 for Kewaunee County, and \$112,202 for the state.

Table 5.8: Values of Specified Owner-Occupied Housing Units

Value	Door County		Brown County		Kewaunee County		Wisconsin	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	241	3.8%	938	1.9%	384	9.1%	73,450	0.1
\$50,000 to \$99,999	2,181	34.2%	17,420	34.9%	2,096	49.8%	396,893	35.4%
\$100,000 to \$149,999	1,613	25.3%	18,535	37.1%	1,106	26.3%	343,993	30.6%
\$150,000 to \$199,999	850	13.3%	7,741	15.5%	379	9.0%	173,519	15.5%
\$200,000 to \$299,999	776	12.2%	3,903	7.8%	174	4.1%	95,163	8.5%
\$300,000 to \$499,999	447	7.0%	1,116	2.2%	51	1.2%	30,507	2.7%
\$500,000 to \$999,999	238	3.7%	213	0.4%	5	0.1%	7,353	0.7%
\$1,000,000 or more	28	0.4%	60	0.1%	16	0.4%	1,589	0.1%
Total Units	6,374	100.0%	49,926	100.0%	4,211	100.0%	1,122,467	100.0%
Median Value	\$120,800		\$116,100		\$92,100		\$112,202	

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, SF-3 (sample data).

HOUSING MARKET VALUES

The Northeast Wisconsin Multiple Listing Service (MLS) is a service of the REALTORS® Association of Northeast Wisconsin, and contains the largest database listing of properties for sale and sold in northeast Wisconsin, including Door County. While the Census figures represent homeowners' perceptions as to what their home is worth, the Door County MLS numbers in Table 5.9 below summarize prices at which homes actually sold in 2007.

Note that the MLS data is not directly comparable to the Census data, since the Census data is from 2000 and is based on only owner-occupied units; the MLS data is from 2007 and includes occupied and vacant/seasonal homes.

Table 5.9 displays MLS home sales records by four market categories: 1) all housing units; 2) inland homes, no water view or waterfront; 3) inland single family homes, no water view or waterfront, no condominiums, no mobile homes, no businesses, and on less than 10 acres; and 4) manufactured and modular homes. In 2007, northern Door County had the highest median sales price for inland homes (no waterfront or water view), at \$205,000, and the highest number of inland homes sold, at 111. The median price of inland homes in Sturgeon Bay for the same year was \$129,900 and in Southern Door, \$120,000.

Table 5.9: Housing Statistics, Door County

Market Category	Number of Sales	Average Price	Median Price	Price Range
All housing units				
Door County	561	277,645	187,000	21,000-5,000,000
Northern Door County	279	386,724	269,900	26,000-5,000,000
Sturgeon Bay	129	117,648	145,000	26,800-729,900
Southern Door	62	202,065	153,500	40,000-995,000
Inland housing units, no waterview, no waterfront				
Door County	323	166,784	147,000	21,000-582,000
Northern Door County	111	230,351	205,000	26,000-582,000
Sturgeon Bay	97	140,744	129,900	26,800-360,000
Southern Door	39	132,855	120,000	40,000-270,000
Inland single family housing units, no waterview, no waterfront, no condos, no mobile, no business, less than 10 acres				
Door County	276	162,378	137,250	21,000-582,000
Northern Door County	89	233,903	200,000	26,000-582,000
Sturgeon Bay	95	142,504	130,000	43,000-360,000
Southern Door	28	127,759	120,000	55,000-237,000
Manufactured and modular homes				
Door County	26	153,770	153,000	26,800-350,000
Northern Door County	13	173,708	158,000	110,000-330,000
Sturgeon Bay	2	57,150	57,150	26,800-87,500
Southern Door	7	122,085	88,000	40,000-275,000

Source: Door County MLS, 2007.

HOUSING COSTS - RENTS AND MORTGAGE

Affordable – or “attainable” – housing is considered that which people of median income in a community can rent or purchase for no more than 30 percent of gross household income, exclusive of other debt such as student loans, car payments, child support, credit cards, etc. Note that at all of the countywide visioning meetings in 2006-2007, the area’s lack of affordable housing – particularly for younger, working residents – was seen as potentially the largest issue facing the county. Likewise, residents’ preferred future visions for the county included housing options for persons of all income and age levels.

RENT AND INCOME COMPARISON

The National Low Income Housing Coalition (NLIHC) estimates that renter households make up one-third (33%) of the households in the United States. In contrast, renter households made up 21% (2,447) of the total occupied households in Door County in 2000.

The NLIHC assesses housing affordability based on the generally accepted standard, described above, of paying no more than 30% of income for housing costs. The NLIHC uses this standard compared against Fair Market Rent (FMR) to assess housing affordability in all counties of the United States. The Department of Housing and Urban Development (HUD) defines FMR as the

market cost to rent a home or apartment, plus the cost of all utilities, heat, etc., except for telephones. They estimate FMR based on a “modest apartment in the conventional marketplace.”

In Door County, the 2008 HUD FMR for a two-bedroom apartment is \$641. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$25,640 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a housing wage, the wage required to afford FMR, of \$12.33 per hour. Again, this assumes no other debt such as student loans, car payments, etc.

For Door County, NLIHC has estimated the average wage for renters to be \$7.91 an hour. This figure is estimated by NLIHC based on adjusted 2006 Bureau of Labor Statistics (BLS) data, using the ratio of renter to total household income reported in Census 2000. So, in order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 62 hours per week, 52 weeks per year. Or, working 40 hours per week year round, a household must include 1.6 worker(s) earning the average renter wage in order to make the two-bedroom FMR affordable. The NLIHC estimates that 43% of the households renting in Door County in 2008 are unable to afford a two-bedroom unit at FMR.

In comparison, the state’s 2008 FMR for a two-bedroom apartment is \$715. Without paying more than 30% of income on housing, a household must earn \$2,383 monthly or \$28,593 annually, which translates into a housing wage of \$13.75 per hour. The NLIHC estimates the state’s average wage for a renter at \$11.64 an hour, \$3.73 higher than Door County’s average wage for a renter. In order to afford the state’s FMR of \$715 for a two-bedroom apartment at this wage, a renter must work only 47 hours per week, compared to Door county’s 62 hours per week, or a household must include 1.2 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

HOMEOWNER COSTS AND INCOME COMPARISON

According to the 2000 Census, Door County had 6,374 specified owner-occupied housing units, of which 3,747 units had a mortgage. The median selected monthly owner costs for units with a mortgage were \$894. “Selected monthly owner costs” for housing units with mortgages include mortgage and related payments, real estate taxes, homeowners’ insurance, utilities, and fuels. For specified owner-occupied units without a mortgage, the median monthly cost was \$296 in 2000. The 2000 Census identified 994 owners (27%) of specified owner-occupied housing units with a mortgage paying more than 30 percent of their 1999 income for monthly owner costs. Of the 2,627 housing units without a mortgage, 328 (12%) were paying 30 percent or more of their 1999 income for monthly owner costs. These occupants are considered to be living in non-affordable housing.

Below in Table 5.10 are estimates from a Ginnie Mae home affordability calculator (accessed through the HUD website) as to income levels necessary for a household to take on a loan covering the mortgage principal, interest, taxes, and (homeowners’) insurance (PITI) costs for median-priced homes in Door County. The income levels Ginnie Mae estimates as those required for a household to affordably take on the PITI figures below assume a 30-year conventional loan at a 6.25% fixed interest rate, a 15% down payment, and that the household has no other debt. Note, however, that once Ginne Mae-estimated utilities and maintenance costs are also factored in, none of these median-priced homes are actually affordable per the standard definition of affordable housing as that costing no more than 30% of household income: 43% of the household income estimated as required by Ginnie Mae to “afford” these homes would be spent on total housing costs in all scenarios below.

Table 5.10 also calculates the percentage of 2005 monthly median household income for Door County (the most recent figures available) that would be required to cover total monthly housing costs for each home below. Though not directly comparable since the MLS housing values come from 2007 sales, these percentages give a rough idea of the affordability of the housing market in Door County. Northern Door County is the least affordable, at 53% of monthly median household income required to cover median-priced housing. A median-valued home in the City of Sturgeon Bay would cost 34% of median household income. Southern Door is the most affordable at 31% of median household income going towards housing costs.

Table 5.10: Median Valued Home Qualification and Affordability Estimates, Door County

Home Location	Median Sales Price, 2007	Annual Income to Afford PITI Only	Monthly Income to Afford PITI Only	Monthly PITI**	Estimated Utilities & Maintenance	Total Monthly Housing Costs	% of 2005 Monthly MHI*** (\$3,643)
Northern Door*	\$205,000	\$54,000	\$4,500	\$1,485	\$453	\$1,938	53%
City of Sturgeon Bay*	\$129,900	\$34,250	\$2,854	\$942	\$287	\$1,229	34%
Southern Door*	\$120,000	\$31,500	\$2,625	\$866	\$265	\$1,131	31%

Source: Ginnie Mae – Affordability Calculator; U.S. Census Bureau – Small Area Income and Poverty Estimate, MHI Estimate, 2005.

* 2007 MLS Inland Home, no water view or waterfront

** Principal, interest, taxes, insurance

***Median Household Income (2005 Annual MHI = \$43,720)

SUBSIDIZED AND SPECIAL NEEDS HOUSING

There are a variety of agencies working within Door County that help locate, finance, develop, and provide housing assistance for all persons, including senior citizens, low-income residents, and persons with various physical and mental disabilities or other special needs. The Door County Housing Authority (DCHA), funded by HUD, provides both rental and home ownership assistance to families, senior citizens, the disabled, and individuals who qualify based on household income. Another agency that provides assistance to all special needs housing is the Door County Weatherization Program, which helps reduce energy cost by making homes more energy efficient.

Below are general descriptions of the types of special needs housing available in Door County. Please see the Resources and Further Information section at the end of this chapter for more information on specific agencies mentioned in the above paragraph and those listed below.

HOUSING FOR SENIOR CITIZENS AND THOSE WITH PHYSICAL DISABILITIES AND MENTAL/EMOTIONAL DISABILITIES

Subsidized housing for senior citizens is available through both the DCHA Section 8 Rental Voucher Program (see description below) and through apartments that have their own subsidy programs. Other types of housing for senior citizens, the physically disabled, and mentally/emotionally disabled include assisted living apartments, Community-Based Residential Facilities (CBRF), nursing homes, and Residential Care Apartment Complexes (RCAC). See Chapter 8, Utilities and Community Facilities, for more information on these types of housing.

INCOME-BASED HOUSING

The DCHA administers the HUD Section 8 Rental Voucher Program housing program for Door County, which promotes affordable housing choices for very low-income households by allowing families to choose privately-owned rental housing. The DCHA generally pays the landlord the difference between 30% of household income and the DCHA-determined payment standard (about 80 to 100 percent of the FMR). For an apartment to "qualify" for the program it has to pass

housing quality standards inspection, the landlord has to be willing to go along with the program, and it has to be affordable based on the family's income. An apartment is considered unaffordable if rent is over 40% of household income. The maximum number of units DCHA can assist in any month is 255, or not more than their HUD funding; in 2007, only 243 families were assisted due to limited funding in the first half of the year. As of November 2008, they have 27 families on a waiting list.

HOMEOWNERSHIP ASSISTANCE

There are a variety of resources available to help people become homeowners and to maintain their homes. Agencies that provide homeownership assistance in Door County are listed below.

- Door County Housing Authority
- Downpayment Plus®
- Door County Habitat for Humanity
- FISC Consumer Credit Counseling (<http://www.fisc-cccs.org/index.htm>)
- Lakeshore-CAP (<http://www.lakeshorecap.org/>)
- Wisconsin Housing and Economic Development Authority (WHEDA)
- USDA Rural Development

These agencies provide a variety of homeownership services and funding, including:

- down payment and closing cost assistance
- mortgage assistance
- credit counseling
- homebuyer education and counseling
- grants
- direct loans
- savings programs
- assistance with home repair, weatherization, and removal of health hazards
- development of homes at a lower cost than conventional homes

More detailed information regarding specific programs and contact information can be found in the Resources and Further Information section at the end of this chapter.

ESTIMATED AND PROJECTED HOUSING UNITS

ESTIMATED HOUSING UNITS

As of January 1, 2007, the WDOA estimated a total of 22,265 housing units in Door County. In the past, the WDOA estimated both the total number of housing units and occupied housing units; they estimated an occupancy rate of approximately 60% for the year 2005 (the WDOA stopped estimating occupied housing units sometime after 2005). The 2000 Census also showed an approximate 60% occupancy rate. Assuming a 60% occupancy rate for 2007, that year there were approximately 13,359 occupied housing units and 8,960 vacant housing units in Door County.

Note: The WDOA's estimate of housing units is likely generous. It assumes 100% completion of all new units reported as authorized by local units of government, and an average six-month time lag from permit to completion. Studies by the U.S. Census Bureau indicate that, at the national level, approximately 98-98.5% of permitted units are completed, and in the Midwest region, the average time lag from authorization to construction is eight months for single-unit housing and 15 months for multi-unit housing.

PROJECTED HOUSING UNITS

Since the vacant/seasonal housing market is so difficult to predict, no state or regional agency provides projections for the likely number of seasonal housing units that will be constructed nor, as discussed previously, the potential seasonal population. Multiple agencies do project the county's population, but these projections only take into consideration the year-round population.

One method to predict the total number of housing units likely for Door County, year-round and seasonally occupied, through the end of the planning period is to look at the ratio of past year-round population numbers to total housing units. Table 5.11 shows actual and estimated year-round population and total housing unit numbers for the county from 1970 to 2007. Between 1970 and 1980, the county experienced a significant increase in its total number of housing units, growing by 42%, while the population grew by only 25%. This imbalanced growth is reflected in the ratio of year-round population to total housing units, which dropped from 1.87 in 1970 to 1.63 in 1980.

Over the period of time reviewed, this ratio portrays the relatively steady growth in the number of people that actually live in the county year round as compared to the more rapid rise in total housing units. Between 1970 and 2007, the ratio of year-round population to total housing units has been steadily dropping as more seasonal housing units were built. In 2007, the ratio is estimated to have been 1.35, or 1.35 Door County residents for every housing unit in the county.

Table 5.11: Population to Total Housing Unit Ratio, Door County

	Actual				Estimate	
	1970	1980	1990	2000	2005	2007
Population	20,106	25,029	25,690	27,961	29,299	30,043
Total Housing Units	10,779	15,324	18,037	19,587	21,555	22,265
Population Per Housing Unit	1.87	1.63	1.42	1.43	1.36	1.35

Source: U.S. Bureau of the Census; WDOA; Door County Planning Department.

Table 5.12 displays projections as to the approximate total number of housing units likely to be present in Door County for five-year time periods between 2005 and 2030. Note that the projections assume that the year-round population to total housing units ratio of 2007 – 1.35 – is held constant across the planning period, although it has historically and consistently declined since 1970. Using this ratio and the BLRPC growth trend population numbers (discussed in Chapter 2, Issues and Opportunities), the county is projected to have a total of 28,383 housing units in 2030, an increase of 45% from 2000. Note that the 2005 estimate of 21,463 housing units is close to the WDOA 2005 estimate of 21,555 total housing units, a difference of 92 units.

Table 5.12: Projected Total Housing Units, Based on Population to Housing Unit Ratio, Door County

	Census	Projected					
	2000	2005	2010	2015	2020	2025	2030
BLRPC Growth Trend Population	27,961	28,975	29,988	31,943	33,898	36,108	38,317
Population per Housing Unit Ratio	1.43	1.35	1.35	1.35	1.35	1.35	1.35
Projected Total Housing Units	19,553	21,463	22,213	23,661	25,110	26,747	28,383

Source: Bay-Lake Regional Planning Commission, 2007; Door County Planning Department.

Per these calculations, between 2000 and 2030, the county is likely to add an average of almost 300 new housing units per year. Note that between 1970 and 2000, per Census counts, an average of 298 new housing units were actually constructed per year.

ACCOMMODATION OF PROJECTED HOUSING UNITS

According to Door County's Real Property Listing Department database, the county has roughly 8,400 vacant properties (parcels and condominium "envelopes") where the entire property, or portions of the property, are assessed as residential for tax purposes. An additional 500 or more properties in the database are assessed as having less than \$5,000 in improvement values (meaning that the properties nearly certainly do not contain a residential housing unit of any kind). Approximately 74% of these 8,900+ vacant or minimally developed residential properties are in Northern Door, 18% in the City and Town of Sturgeon Bay, and 18% in Southern Door.

Based on the projections shown in Table 5.12, the county is likely to add an additional 6,170 housing units between 2010 and 2030. Conceivably, these projected housing units could be built on the 8,900 available properties described above, supplying at least on a county level more than sufficient parcels to accommodate the projected increase in housing units over the planning period. Furthermore, the total acreage of these vacant or minimally developed residentially assessed properties is approximately 34,630 acres, allowing for an average of 5.6 acres per housing unit, if all 6,170 projected housing units are built; this significantly exceeds the current estimated housing density of approximately 3.5 acres for every housing unit. (The current estimated housing density is based on a query of the county's Real Property Listing database for vacant and minimally developed residential property. It is important to note that this estimate is only for residential properties that have less than four units – buildings with four or more units are typically assessed as commercial and there is no way to distinguish within the database the commercially assessed residential buildings from other types of commercial uses.) Hence, by both a vacant property count and by an average acres of land "designated" per housing unit count, the county has more than sufficient land already assessed for residential purposes to accommodate its projected growth in housing units over the planning period.

Note, however, that it is probable a certain number of these existing vacant or minimally developed parcels will not or cannot be developed, for regulatory reasons – zoning or otherwise – or for reasons of personal preference or circumstance, such as owners who simply will not develop the lots during the planning period, or who may have purchased lots specifically to prevent their development (such as people who bought lots as a buffer to their home/lot). It is also possible that the demand for housing unit development may not exactly match the geographic distribution of currently available properties. (On the other hand, the geographic imbalance of vacant and minimally-developed residentially assessed properties may not be of great concern, given previous discussion in Chapter 2, Issues and Opportunities, as to projections that the county's net population growth during the planning period will come primarily from retirees moving to the northern portions of the county.) Finally, based on Census 2000 residential use configurations, note that approximately 4,782 of the 6,170 new housing units will be single-family residences; it is possible that at least some of the remaining 1,388 units projected to be configured in multi-unit buildings may need further regulatory accommodation (e.g., zoning amendment) than offered by currently available residentially assessed parcels.

Ultimately, though, it is certain that there are or will be enough properties in the county that can be developed in order to accommodate projected increases in the number of housing units, given:

- 1) the large number of currently residentially assessed vacant and minimally developed properties over and above the projected number of new housing units;
- 2) the many thousands more currently vacant properties assessed in other land use categories, many of which could accommodate at least duplex construction if not larger multi-family buildings;
- 3) the hundreds and hundreds of new lots that are historically created each year in the county intended and allowing for residential development; and

- 4) the increased accommodation provided in local and county future land use maps for commercial (including multi-family building) development.

Note: Table 5.11 and its associated text discuss the WDOA estimate of 22,265 total housing units in Door County for 2007; however, the WDOA does not estimate the amount of land dedicated for these units. Therefore, it is necessary to use the county's Real Property Listing database for an estimate of current housing density. Using a query of residentially assessed properties that have an improved value greater than or equal to \$5,000, and which also have a fire number, there are approximately 19,441 housing units (within buildings that have less than four units), totaling 67,223 acres in parcel size. These figures are rough estimates as some properties will meet all these criteria, but have no housing unit. Note that the WDOA estimate includes 2,797 more units than the GIS query. This is likely due to the fact that the WDOA estimate includes all residential units, even in buildings assessed commercially. See Chapter 9, Land Use, for more discussion on how property is assessed and a more in-depth analysis of residential land use projections.

RESOURCES AND FURTHER INFORMATION

LOCAL, REGIONAL, AND STATE HOUSING-RELATED AGENCIES

Bay-Lake Regional Planning Commission (BLRPC) (<http://www.baylakerpc.org/>)

441 South Jackson Street
Green Bay, WI 54301
Phone: (920) 448-2820

BLRPC provides planning services on area-wide issues, represents local interests on state and federal planning program activities, and provides local planning assistance to communities in the Bay-Lake Region. A variety of regional and local planning documents can be found at <http://www.baylakerpc.org/Documents/index.html>.

Door County Board of REALTORS® (DCBR) (<http://www.dcb.org/>)

325 North Third Avenue
Sturgeon Bay, WI 54235
Phone: (920) 743-9651

The DCBR is the local professional association for real estate agents working in Door and Kewaunee Counties. The DCBR collects a variety of information related to housing sales and listings.

Door County Economic Development Corporation (<http://www.doorcountybusiness.com/>)

185 East Walnut Street
Sturgeon Bay, WI 54235
Phone: (920) 743-3113

The Door County Economic Development Corporation heads an Attainable Housing Committee comprised of local agency and business representatives to address issues related to affordable housing in Door County.

Door County Land Information Office (LIO) (<http://map.co.door.wi.us/>)

421 Nebraska Street
Sturgeon Bay, WI 54235
Phone: (920)746-2391

The LIO office manages and coordinates Door County's Geographic Information System (GIS), which includes parcel mapping for the entire county.

Door County Real Property Listing Department (<http://www.co.door.wi.gov>)

421 Nebraska Street

Sturgeon Bay, WI 54235

Phone: (920) 746-2287

Real Property Listing processes all information recorded in the Register of Deeds Office, pertinent to the transfer of land, including property owners, parcel numbers, addresses, acres, fire numbers, and assessed and equalized values on all parcels of land in the county.

Northeast Wisconsin Multiple Listing Service (<http://www.ranw.org/default.asp>)

2181 South Oneida Street

Green Bay, WI 54304

Phone: (920) 494-8010

The Northeast Wisconsin MLS serves over 2100 agents in a jurisdictional area which includes the counties of Adams, Brown, Calumet, Door, Fond du Lac, Green Lake, Kewaunee, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Oconto, Outagamie, Portage, Shawano, Sheboygan, Waupaca, Waushara, Winnebago, and Wood.

Wisconsin Department of Commerce - Division of Housing and Community Development (DHCD) (<http://commerce.wi.gov/CD/>)

201 West Washington Avenue

P.O. Box 7970

Madison, WI 53707-7970

Phone: (608) 266-1018

The DCHD helps expand local affordable housing and support services to people without housing. DHCD works closely with local governments and non-profit housing organizations to deliver financial and technical housing assistance and to strengthen the capabilities of housing organizations.

FEDERAL HOUSING-RELATED AGENCIES

Bureau of Labor Statistics (<http://www.bls.gov/>)

Office of Economic Analysis and Information

J.C. Kluczynski Federal Office Building

Room 960

230 South Dearborn Street

Chicago, IL 60604

Phone: (312) 353-1880

The Bureau of Labor Statistics is the principal fact-finding agency for the Federal Government in the broad field of labor economics and statistics.

Ginnie Mae (<http://www.ginniemae.gov/index.asp>)

451 7th Street, SW, Room B-133

Washington, DC 20410

Phone: (202) 708-1535

Ginnie Mae helps make affordable housing a reality for millions of low- and moderate-income households across America by channeling global capital into the nation's housing markets. Specifically, the Ginnie Mae guaranty allows mortgage lenders to obtain a better price for their mortgage loans in the secondary market, allowing the lenders to use the proceeds to make new mortgage loans available.

Home Affordability Calculator:

(http://www.ginniemae.gov/2_prequal/intro_questions.asp?Section=YPTH)

Institute for Community Economics (ICE) (www.iceclt.org)

E-mail: info@iceclt.org

57 School Street

Springfield, MA 01105-1331

Phone: (413) 746-8660

The Institute for Community Economics (ICE) is a national community development organization promoting economic justice through community land trusts (CLTs) and community investment.

National Low Income Housing Coalition (<http://www.nlihc.org/template/index.cfm>)

727 15th Street NW, 6th Floor

Washington, D.C. 20005

Phone: (202) 662-1530

The National Low Income Housing Coalition was established in 1974 and is dedicated solely to ending America's affordable housing crisis. Advocacy is focused on the lowest income households.

U.S. Bureau of the Census (<http://www.census.gov/>)

4600 Silver Hill Road

Washington, DC 20233

Phone: See Web site for telephone information.

The Census Bureau serves as the leading source of quality data about the nation's people and economy. The Census Bureau is the largest statistical agency of the federal government. While best known for the decennial census, it conducts numerous surveys and censuses that measure changing individual and household demographics and the economic condition of the nation.

U.S. Department of Housing and Urban Development (www.hud.gov)

310 West Wisconsin Avenue Room 1380

Milwaukee, WI 53203-2289

Phone: (414) 297-3214

HUD's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination.

USDA Wisconsin Rural Development Programs (www.rurdev.usda.gov/wi)

E-mail: RD.Shawano@wi.usda.gov

Shawano Area Office

603B Lakeland Road

Shawano, WI 54166

Phone: (715) 524-8522

Programs for qualifying applicants include guaranteed or direct home purchase loans with no down payment or private mortgage insurance, long-term fixed-rate mortgages with payment subsidies based on income level, and low-interest loans or grants for home repair or improvements.

HOMEOWNERSHIP AND RENTAL ASSISTANCE AGENCIES

Door County Habitat for Humanity (<http://www.doorhabitat.org/>)

E-mail: doorhabitat@sbcglobal.net

57 North 12th Avenue

Sturgeon Bay, WI 54235

Phone: (920) 743-2869

Door County Habitat for Humanity (DCHfH) is a Christian organization that builds homes for partners who otherwise could not obtain a mortgage or acquire a home of their own and who meet criteria of need, income, and credit history. DCHfH extends a no-interest mortgage and

forgives, over time, the value of the labor that volunteers have provided. Partners also help with the building of their homes, providing “sweat equity.”

Door County Housing Authority

E-mail: dchousing@dcwis.com

57 North 12th Avenue

Sturgeon Bay, WI 54235

Phone: (920) 743-2545

The Door County Housing Authority administers the Section 8 Homeownership Program. Monies that had been paid by the Housing Authority for rent can be applied toward a mortgage payment.

Downpayment Plus®

Phone: (608) 258-5560 x27

The Downpayment Plus® program is a down payment and closing cost assistance program for low and moderate income homebuyers, funded as a set aside through the Affordable Housing Program (AHP) of the Federal Home Loan Bank of Chicago (FHLB). Income qualified home buyers can receive grants of up to \$4,000 towards a down payment, closing costs, reserves, homeownership counseling or other expenses related to home purchase. The Wisconsin Partnership for Housing Development is the statewide administrator for this program.

FISC Consumer Credit Counseling (<http://www.fisc-cccs.org/index.htm>)

E-mail: fiscdk@sbcglobal.net

Sturgeon Bay Office

30 North 18th Avenue, Bldg 1

P.O. Box 652

Sturgeon Bay, WI 54235

Phone: (920) 743-1862

FISC provides the following services for potential homeowners:

- Homeownership budget, credit counseling, and education for applicants to the Lakeshore CAP Homebuyer Program;
- Counseling for the Downpayment Plus® program;
- Consumer credit counseling service; and
- Comprehensive, individualized, confidential and self-determined spending plan and system of money management for home ownership, debt repayment and other financial challenges and changes.

Lakeshore-CAP (<http://www.lakeshorecap.org/>)

131 South Third Avenue

P.O. Box 791

Sturgeon Bay, WI 54235-0791

Phone: (920) 743-0192 or (800) 924-0510

Lakeshore CAP is a non-profit organization that serves Door County, Kewaunee County, Manitowoc County and Sheboygan County. Lakeshore CAP has a home buyer program that allows qualifying persons to obtain low- or no-interest loans for down payment, closing costs, acquisition, rehabilitation, weatherization, and new construction, as well as a two-year, matched savings program designed to help income-eligible households accumulate funds toward home purchase.

USDA Rural Development

E-mail: RD.Shawano@wi.usda.gov

Shawano Area Office

603B Lakeland Road

Shawano, WI 54166

Phone: (715) 524-8522

Rural Development helps very low- to moderate-income customers purchase homes through guaranteed or direct home loans. Through the Guaranteed Rural Housing Program, buyers do not need a down payment or private mortgage insurance, creating more affordable monthly payments. Rural Development also provides 33 - 38 year fixed rate mortgages with payment subsidies based on income level; 504 Home Repair loans to very low-income customers to improve or modernize their home, make it safer or more sanitary, or to remove health hazards; and grants for elderly households who are unable to repay a loan to remove health hazards.

Wisconsin Housing and Economic Development Authority (WHEDA®)

(<http://www.wheda.com/welcome.asp>)

140 South First Street

Suite 200

Milwaukee, WI 53204

Phone: (414) 227-4341 or (800) 628-4833

WHEDA serves Wisconsin residents and communities by partnering to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness. The WHEDA Foundation, Inc. is responsible for receiving and administering housing grant funds. Qualifying applicants can get grants or low-interest loans for home purchase, down payment or closing costs, home repairs and improvements, and more. Most banks in Door County offer WHEDA loans.

The WHEDA® Home Mortgage Program includes services such as:

- 30-year fixed-rate mortgage at below market interest rate for eligible borrowers.
- Down payment as low as 3%.
- Low closing costs.
- Option to finance home improvements up to \$10,000 at time of purchase.
- \$4,000 Easy Close Loan for down payment and closing costs.
- \$5,000 FHLB Grant available for down payment and closing costs for households under 80% median income.
- Fast loan application review – answer within 24 hours.